

<b>Information to identify the case:</b>					
Debtor 1	<b>Timothy Scully</b>			Social Security number or ITIN	<b>xxx-xx-1543</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>					
Case number: <b>18-20034-GLT</b>					

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Timothy Scully  
aka Tim B. Scully

1/22/21

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Timothy Scully  
Debtor

Case No. 18-20034-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 22, 2021

User: culy  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2021:

Recip ID	Recipient Name and Address
db	+ Timothy Scully, 1290 Cardinal Drive, Pittsburgh, PA 15243-1208
r	+ Maria Ball, Berkshire Hathaway HomeServices, The Preferred Realty, 1797 N. Highland Road, Pittsburgh, PA 15241-1205
14754016	+ Amazonchase Visa, PO Box 960013, Orlando, FL 32896-0013
14791998	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14754021	Discover, PO Box 742655, Cincinnati, OH 45274-2655
14754023	+ PNC Visa, P.O. Box 856177, Louisville, KY 40285-6177
14754024	+ Rebecca Solarz, Esq., KML Law Group, BNY Mellon Independence Center, Ste 5000, 701 Market Street, Philadelphia, PA 19106-1541
14784320	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 23 2021 06:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 23 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 23 2021 06:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 23 2021 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: Q3G.COM	Jan 23 2021 06:03:00	Department Store National Bank, PO Box 657, Kirkland, WA 98083-0657
14754017	EDI: BANKAMER.COM	Jan 23 2021 06:03:00	Bank of America, PO Box 982234, El Paso, TX 79998
14754018	EDI: BANKAMER.COM	Jan 23 2021 06:03:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14754019	EDI: BANKAMER.COM	Jan 23 2021 06:03:00	Bank of America Visa, PO Box 15019, Wilmington, DE 19886-5019
14780350	EDI: BANKAMER.COM	Jan 23 2021 06:03:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
14754020	+ EDI: CAPITALONE.COM	Jan 23 2021 06:03:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14784331	EDI: CITICORP.COM	Jan 23 2021 06:03:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117

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Total Noticed: 24

14754022	EDI: CITICORP.COM	Jan 23 2021 06:03:00	Macy's, PO Box 4589, Carol Stream, IL 60197
14983483	EDI: Q3G.COM	Jan 23 2021 06:03:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14758791	EDI: DISCOVER.COM	Jan 23 2021 06:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14789136	+ Email/Text: kbarkley@bernsteinlaw.com	Jan 23 2021 03:19:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14778111	+ EDI: MID8.COM	Jan 23 2021 06:03:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14792835	+ Email/Text: Bankruptcy.Notices@pnc.com	Jan 23 2021 03:18:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101-4982
14787188	EDI: AIS.COM	Jan 23 2021 06:03:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
14754025		Verizon Account
14768090		Verizon Account
cr	*+	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*+	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*+	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14768081	*+	Amazonchase Visa, PO Box 960013, Orlando, FL 32896-0013
14768082	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 982234, El Paso, TX 79998
14768083	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 982238, El Paso, TX 79998-2238
14768084	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America Visa, PO Box 15019, Wilmington, DE 19886-5019
14768085	*+	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14768087	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court:, Macy's, PO Box 4589, Carol Stream, IL 60197
14768086	*	Discover, PO Box 742655, Cincinnati, OH 45274-2655
14768088	*+	PNC Visa, P.O. Box 856177, Louisville, KY 40285-6177
14768089	*+	Rebecca Solarz, Esq., KML Law Group, BNY Mellon Independence Center, Ste 5000, 701 Market Street, Philadelphia, PA 19106-1541

TOTAL: 3 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2021

Signature: /s/Joseph Speetjens

District/off: 0315-2

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
Julie Frazee Steidl	on behalf of Debtor Timothy Scully julie.steidl@steidl-steinberg.com leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5